होने के कारण, चाहे वह घटना कभी घटी हो, बड़ा/छोटा दण्ड दिया गया।

(घ) सरकार, भारतीय रिजर्व बैंक और बैंक धोखाधड़ी की घटनाओं का शीघ्रता से पता लगाने के लिए कार्रवाई करते हैं। इनमें कुछ कदम इस प्रकार हैं:

(i) निरीक्षण, लेखापरीक्षा और आवधिक विवरणों के माध्यम से बैंकों द्वारा नियंत्रण तंत्र को मजबूत करना;

(ii) निरंतर आधार पर बहियों के समायोजन और अन्तर-शाखा लेखों के समाधान के बकाया को निपटाना;

(iii) अन्य बैंकों से प्रतिनियुक्ति पर राष्ट्रीयकृत बैंकों में मुख्य सतर्कता अधिकारियों की नियुक्ति।

(iv) धोखाधड़ी की बड़ी घटनाओं की जांच और उनकी संवीक्षा करने के लिए भारतीय रिजर्व बैंक में विशेष जांच कक्ष की स्थापना।

(v) धोखाधड़ी की महत्वपूर्ण घटनाओं में भारतीय रिजर्व बैंक द्वारा बैंकों के मुख्य कार्यपालकों को चेतावनी नोटिस जारी करना।

(vi) प्रचालन कर्मचारियों को उचित प्रशिक्षण देना।

(vii) भ्रष्टाचार निवारक उपायों के कार्यान्वयन के लिए बैंकों द्वारा संगठित प्रयास करना।

(viii) सतर्कता के मामलों की बैंकों के निदेशकों की समिति और निदेशक मण्डलों द्वारा समीक्षा करना।

Government Expenditure on Subsidies

155. SHRI SHIV PRATAP MISHRA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that 49.3 per cent of the Central Government expenditure accounts for various subsidies; and

(b) if so, what steps Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) Of the total non-Plan revenue expenditure of Rs. 25720 crores after providing for interest charges and defence current expenditure, subsidies consume Rs. 11000 crores in the Budget for 1991-92.

(b) It is always the endeavour of the Government to keep down the expenditure on subsidies to the minimum level possible, so as to curtail the burden on the exchequer. Towards this end, the schemes for CCS, and export credit have been discontinued. Some price adjustments have also been made in respect of certain commodities to reduce the draft on the Budget and release resources for development.

Use of Staff car by Government Officials

156. SHRI SHIV PRATAP MISHRA: Will the Minister of FINANCE be pleased to state:

(a) whether Central Government officers of the rank of Joint Secretary and above are allowed the use of staff cars for attending office and also to avail of staff car facility for private use by paying nominal fee;

(b) whether Government have made any assessment of the expenditure incurred on petrol as a result thereof during the years 1986 to 1991;

(c) whether Government propose to withdraw this facility; if so, by when; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE): (a) to (d) Officers of the rank of Joint Secretary and above are permitted use of staff car for journeys from residence to office and back on payment at prescribed rates. Joint Secretaries and Additional Secretaries are not permitted the use of staff car for private purposes. Only officers of the rank of Secretary are permitted use of staff car on payment at the prescribed rate. Use of staff cars for Government Officers is governed by the Staff Car Rules. No staff car is earmarked for exclusive use of any officer. The staff cars form a pool and are deployed according to availability and requirement. Thus it is not possible to maintain separate record of expenditure exclusively for each officer for journeys between office and residence and *vice versa.* The expenditure towards petrol/

diesel and maintenance of staff cars in Ministries/Departments is also not centrally maintained. There is no proposal utider consideration of the Government to withdraw this facility.

RBI Scheme on Export Credit

157. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India had, in the recent past, announced a Scheme of post shipment export credit denominated in foreign currency for the exporters; and

(b) if so, what are the details of the Scheme and what are the reasons for implementing it?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) Yes, Sir. Reserve Bank of India introduced a Scheme of Post-Shipment Export Credit denominated in Foreign Currency (PSCFC) to be operated by the scheduled commercial banks with effect from 1st January, 1992.

(b) The objective of the Scheme is to provide exporters with post-shipment credit denominated in US Dollars at rates of interest comparable to international interest rates. Under the Scheme, there is no grant of foreign currency loan as such to the exporter; the post-shipment credit liability of the exporter will be denominated in US Dollars and it will have to be liquidated by export proceeds. In respect of export bills drawn in currencies other than US dollar, the credit would be denominated in US Dollars after conversion at the appropriate exchange rate.

Exporters may continue to obtain post-shipment export credit under the existing schemes in rupees or avail of post shipment export credit denominated in US Dollar under the PSCFC Scheme.

The rate of interest to be charged by banks on US Dollar denominated post-shipment export credit will be fixed by Reserve Bank of India and announced from time to time. Effective 1st January, 1992, rate of interest on US Dollar denominated post-shipment credit has been fixed at 8.5 per - cent per annum.

India's debt servicing ratio to export earnings

158. SHRI DIPEN GHOSH: Will the Minister of FINANCE be pleased to state:

(a) what is the total amount of foreign debts as at the end of December, 1991;

(b) what is the present debt servicing ratio to the country's export earnings;

(c) whether there has been any increase in the ratio; and

(d) if so, what are the reasons therefor and what steps Government have taken or propose to take to reduce the ratio?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) The total amount of foreign debt outstanding as at the end of March, 1991 was Rs. 100425 crores. Information as at the end of December, 1991 is not available as the accounts for the period are not yet finalised.

(b) As per the latest available estimates, the debt service ratio to the country's export earnings is 29.2 per cent for the year 1990-91.

(c) No. Sir.

(d) Does not arise.

राज्यों द्वारा किसानों के कर्जों का माफ किया जाना:

159. **श्री राघवजी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) उन राज्यों के नाम क्या हैं जिन्होंने दिसम्बर, 1989 से 31 दिसम्बर, 1991 तक की अवधि के दौरान किसानों के कर्जे माफ किए हैं और प्रत्येक राज्य में कितनी-कितनी राशि के कर्जे माफ किए गए हैं; और

(ख) केन्द्रीय सरकार ने उपर्युक्त राज्यों में से प्रत्येक राज्य को किसानों के कर्जों को माफ करने के लिए कितनी-कितनी सहायता उपलब्ध कराई है?

वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह): (क) माननीय सदस्य का आशय सम्भवतः कृषि और ग्रामीण ऋण राहत योजना, 1990 से है जिसके तहत सरकार ने 15 मई , 1990 से किसानों सहित पात्र